

**SYSTEM AND METHOD FOR ADMINISTRATION OF  
CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD  
HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN  
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD**

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Abstract of the Disclosure

A credit card incentive program wherein a credit card issuer issues a credit card to a credit card holder, who has an outstanding installment loan account with a lending institution; wherein the credit card holder can earn a periodic rebate through use of the credit card, which rebate is in the form of a payment to the lending institution made by the credit card issuer on behalf of the credit card holder; and wherein the payment is applied against the outstanding principal on the installment loan account.